

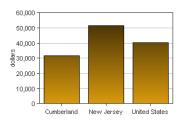
Cumberland, New Jersey

Cumberland is one of 21 counties in New Jersey. It is part of the Vineland-Millville-Bridgeton, NJ (MSA). Its 2008 population of 156,784 ranked 16th in the state.

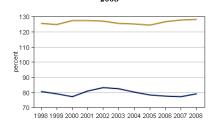
PER CAPITA PERSONAL INCOME

In 2008 Cumberland had a per capita personal income (PCPI) of \$31,721. This PCPI ranked 21st in the state and was 62 percent of the state average, \$51,473, and 79 percent of the national average, \$40,166. The 2008 PCPI reflected an increase of 4.3 percent from 2007. The 2007-2008 state change was 2.2 percent and the national change was 2.0 percent. In 1998 the PCPI of Cumberland was \$21,946 and ranked 21st in the state. The 1998-2008 average annual growth rate of PCPI was 3.8 percent. The average annual growth rate for the state was 4.2 percent and for the nation was 4.0 percent.

Per Capita Personal Income, 2008



Per Capita Income as a Percent of the United States,



New Jersey Cumberland

TOTAL PERSONAL INCOME

	2007-08 percent change	1998-2008 AAGR				
Cumberland	5.3 %	4.5 %				
New Jersey	2.5 %	4.6 %				
U.S.	2.9 %	5.0 %				
AAGR: average annual growth rate						

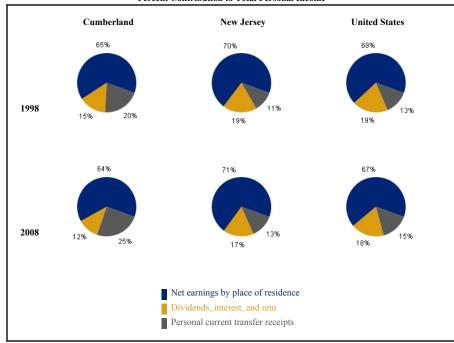
In 2008 Cumberland had a total personal income (TPI) of \$4,973,343*. This TPI ranked 18th in the state and accounted for 1.1 percent of the state total. In 1998 the TPI of Cumberland was \$3,202,438* and ranked 18th in the state.

*Note: Total personal income estimates are in thousands of dollars, not adjusted for inflation.

COMPONENTS OF TOTAL PERSONAL INCOME

Total personal income includes net earnings by place of residence; dividends, interest, and rent; and personal current transfer receipts received by the residents of Cumberland.

Percent Contribution to Total Personal Income



2007-2008 percent change					
	Cumberland	New Jersey	U.S.		
Net earnings	3.6 %	1.5 %	2.0 %		
Dividends, interest, and rent	5.7 %	2.4 %	1.3 %		
Personal current transfer receipts	9.5 %	8.8 %	9.2 %		

1998-2008 average annual growth rate					
	Cumberland	New Jersey	U.S.		
Net earnings	4.3 %	4.7 %	4.8 %		
Dividends, interest, and rent	1.9 %	3.6 %	4.2 %		
Personal current transfer receipts	6.6 %	6.0 %	6.7 %		